IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor: C. Todd Praisner

Serial Number: 10/824,290

Confirmation No. 6053

Filed: April 14, 2004

Group Art Unit: 3621

Examiner:

For: METHOD AND SYSTEM FOR PUSHING CREDIT PAYMENTS AS BUYER

INITIATED TRANSACTIONS

SUBMISSION OF POWER OF ATTORNEY AND STATEMENT UNDER 37 CFR 3.73(b) IN U.S. PATENT APPLICATION NO. 10/824,290

Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450

Sir/Madam:

Applicant(s) has included herewith an executed Power of Attorney form and accompanying Statement under 37 CFR 3.73(b) for the above-identified U.S. patent application. With the appointment of the undersigned attorney, any earlier appointments are hereby revoked. The new Attorney Docket Number is 014033-000123. Further, applicant(s) have requested a Change of Correspondence, so that all communications from the USPTO will be sent to the following contact and address:

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CONCLUSION

If any additional issues remain, the Examiner is requested to contact the undersigned attorney at (919) 286-8124 to discuss same.

Respectfully submitted,

MOORE & VAN ALLEN PLLC

Date: __June 13, 2007

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